

UNITED STATES BANKRUPTCY COURT

In re Lawrence, Gregory & Elizabeth,
Debtor

Case No. 17-26568-L

Chapter 11

MONTHLY OPERATING REPORT FOR NON-SMALL BUSINESS

Month: January, 2019

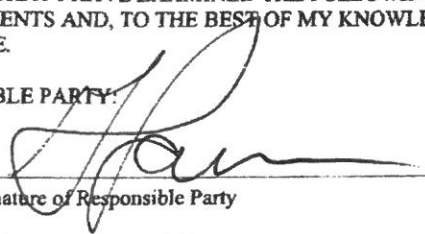
Date filed: 2-15-19

Line of Business: Medical Practice

NAISC Code: _____

IN ACCORDANCE WITH TITLE 28, SECTION 1746, OF THE UNITED STATES CODE, I DECLARE UNDER PENALTY OF PERJURY THAT I HAVE EXAMINED THE FOLLOWING MONTHLY OPERATING REPORT AND THE ACCOMPANYING ATTACHMENTS AND, TO THE BEST OF MY KNOWLEDGE, THESE DOCUMENTS ARE TRUE, CORRECT AND COMPLETE.

RESPONSIBLE PARTY:


Original Signature of Responsible Party

Gregory N. Lawrence, M.D.
Printed Name of Responsible Party

Questionnaire: (All questions to be answered on behalf of the debtor.)

	Yes	No
1. IS THE BUSINESS STILL OPERATING?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
2. HAVE YOU PAID ALL YOUR BILLS ON TIME THIS MONTH?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
3. DID YOU PAY YOUR EMPLOYEES ON TIME?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
4. HAVE YOU DEPOSITED ALL THE RECEIPTS FOR YOUR BUSINESS INTO THE DIP ACCOUNT THIS MONTH?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
5. HAVE YOU FILED ALL OF YOUR TAX RETURNS AND PAID ALL OF YOUR TAXES THIS MONTH?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
6. HAVE YOU TIMELY FILED ALL OTHER REQUIRED GOVERNMENT FILINGS?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
7. HAVE YOU PAID ALL OF YOUR INSURANCE PREMIUMS THIS MONTH?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
8. DO YOU PLAN TO CONTINUE TO OPERATE THE BUSINESS NEXT MONTH?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
9. ARE YOU CURRENT ON YOUR QUARTERLY FEE PAYMENT TO THE U.S. TRUSTEE?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
10. HAVE YOU PAID ANYTHING TO YOUR ATTORNEY OR OTHER PROFESSIONALS THIS MONTH?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
11. DID YOU HAVE ANY UNUSUAL OR SIGNIFICANT UNANTICIPATED EXPENSES THIS MONTH?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
12. HAS THE BUSINESS SOLD ANY GOODS OR PROVIDED SERVICES OR TRANSFERRED ANY ASSETS TO ANY BUSINESS RELATED TO THE DIP IN ANY WAY?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
13. DO YOU HAVE ANY BANK ACCOUNTS OPEN OTHER THAN THE DIP ACCOUNT?	<input type="checkbox"/>	<input checked="" type="checkbox"/>

14. HAVE YOU SOLD ANY ASSETS OTHER THAN INVENTORY THIS MONTH? ☐ ☒
15. DID ANY INSURANCE COMPANY CANCEL YOUR POLICY THIS MONTH? ☐ ☒
16. HAVE YOU BORROWED MONEY FROM ANYONE THIS MONTH? ☐ ☒
17. HAS ANYONE MADE AN INVESTMENT IN YOUR BUSINESS THIS MONTH? ☐ ☒
18. HAVE YOU PAID ANY BILLS YOU OWED BEFORE YOU FILED BANKRUPTCY? ☐ ☒

TAXES

DO YOU HAVE ANY PAST DUE TAX RETURNS OR PAST DUE POST-PETITION TAX OBLIGATIONS? ☐ ☒

IF YES, PLEASE PROVIDE A WRITTEN EXPLANATION INCLUDING WHEN SUCH RETURNS WILL BE FILED, OR WHEN SUCH PAYMENTS WILL BE MADE AND THE SOURCE OF THE FUNDS FOR THE PAYMENT.

(Exhibit A)

INCOME

PLEASE SEPARATELY LIST ALL OF THE INCOME YOU RECEIVED FOR THE MONTH. THE LIST SHOULD INCLUDE ALL INCOME FROM CASH AND CREDIT TRANSACTIONS. (THE U.S. TRUSTEE MAY WAIVE THIS REQUIREMENT.)

TOTAL INCOME \$ 12,164.93

SUMMARY OF CASH ON HAND

Cash on Hand at Start of Month

\$ 69,054.72

Cash on Hand at End of Month

\$ 70,024.57

PLEASE PROVIDE THE TOTAL AMOUNT OF CASH CURRENTLY AVAILABLE TO YOU TOTAL \$ 70,024.57

(Exhibit B)

EXPENSES

PLEASE SEPARATELY LIST ALL EXPENSES PAID BY CASH OR BY CHECK FROM YOUR BANK ACCOUNTS THIS MONTH. INCLUDE THE DATE PAID, WHO WAS PAID THE MONEY, THE PURPOSE AND THE AMOUNT. (THE U.S. TRUSTEE MAY WAIVE THIS REQUIREMENT.)

TOTAL EXPENSES \$ 11,195.08

(Exhibit C)

CASH PROFIT

INCOME FOR THE MONTH (TOTAL FROM EXHIBIT B)

\$ 12,164.93

EXPENSES FOR THE MONTH (TOTAL FROM EXHIBIT C)

\$ 11,195.08

(Subtract Line C from Line B)

CASH PROFIT FOR THE MONTH

\$ 969.85

UNPAID BILLS

PLEASE ATTACH A LIST OF ALL DEBTS (INCLUDING TAXES) WHICH YOU HAVE INCURRED SINCE THE DATE YOU FILED BANKRUPTCY BUT HAVE NOT PAID. THE LIST MUST INCLUDE THE DATE THE DEBT WAS INCURRED, WHO IS OWED THE MONEY, THE PURPOSE OF THE DEBT AND WHEN THE DEBT IS DUE. (THE U.S. TRUSTEE MAY WAIVE THIS REQUIREMENT.)

TOTAL PAYABLES \$ 0

(Exhibit D)

MONEY OWED TO YOU

PLEASE ATTACH A LIST OF ALL AMOUNTS OWED TO YOU BY YOUR CUSTOMERS FOR WORK YOU HAVE DONE OR THE MERCHANDISE YOU HAVE SOLD. YOU SHOULD INCLUDE WHO OWES YOU MONEY, HOW MUCH IS OWED AND WHEN IS PAYMENT DUE. (THE U.S. TRUSTEE MAY WAIVE THIS REQUIREMENT.)

TOTAL RECEIVABLES \$ 0

(Exhibit E)

BANKING INFORMATION

PLEASE ATTACH A COPY OF YOUR LATEST BANK STATEMENT FOR EVERY ACCOUNT YOU HAVE AS OF THE DATE OF THIS FINANCIAL REPORT OR HAD DURING THE PERIOD COVERED BY THIS REPORT.

(Exhibit F)

EMPLOYEES

NUMBER OF EMPLOYEES WHEN THE CASE WAS FILED?

NUMBER OF EMPLOYEES AS OF THE DATE OF THIS MONTHLY REPORT?

0
0

PROFESSIONAL FEES

BANKRUPTCY RELATED:

PROFESSIONAL FEES RELATING TO THE BANKRUPTCY CASE PAID DURING THIS REPORTING PERIOD?

\$ 0

TOTAL PROFESSIONAL FEES RELATING TO THE BANKRUPTCY CASE PAID SINCE THE FILING OF THE CASE?

\$ 0

NON-BANKRUPTCY RELATED:

PROFESSIONAL FEES NOT RELATING TO THE BANKRUPTCY CASE PAID DURING THIS REPORTING PERIOD?

\$ 0

TOTAL PROFESSIONAL FEES NOT RELATING TO THE BANKRUPTCY CASE PAID SINCE THE FILING OF THE CASE?

\$ 0

Please attach all financial reports including an Income Statement and Balance Sheet which you prepare.

Required: Attach a copy of all bank statements for the month.

DEBTOR: Laurence, Gregory & Elizabeth

CASE NO: 17-26568-L

Form 2-AB
BANK ACCOUNT BALANCE STATEMENT

For Period Ending: _____

Bank Accounts

Account Name:	CASH ON HAND	Personal/ Operating	Tax	Payroll	*
---------------	-----------------	------------------------	-----	---------	---

Bank Name:

FIRST N DIP

Account # (last 4 digits):

2009

**Grand Total
ALL Accounts**

Beginning Balance:

+69,054.72 + + + = 69,054.72

Plus: Total Receipts

(Attach Detailed List, Form 2-G)

+12,164.93 + + + = 12,164.93

Less: Total Disbursements

(Attach Detailed List, Form 2-H)

+11,195.08 + + + = 11,195.08

**Transfers Between
Bank Accounts:**

Transfers In

(Transfers Out)

(_____)(_____)(_____)(_____)(_____)

Ending Balances:

+70,024.57 + + + = 70,024.57

*If the Debtor maintains more than four (4) accounts, attach additional Form 2-AB and identify the nature of the addition: account(s) (Cash Collateral, Savings, etc.)

Notes:



P. O. BOX 84
MEMPHIS, TN 38101

Return Service Requested

00001886 TFTSTRMT011519031219 03 000000000 008 E

GREGORY N LAURENCE
ELIZABETH W LAURENCE
DEBTOR IN POSSESSION ACCOUNT
CHPT 11 CASE # 17-26568
7459 STONEGATE COVE
GERMANTOWN TN 38138-2015

PREMIER CHECKING

CUSTOMER INFORMATION

ACCOUNT NUMBER 00000942402009
STATEMENT DATE 01/14/19

CUSTOMER SERVICE INFORMATION

Customer Service: 1-800-382-5465
Visit Us Online: www.firsttennessee.com
Follow Us On Facebook!
Follow Us On Twitter!

ACCOUNT SUMMARY	DATE	BALANCE OF YOUR FUNDS
PREVIOUS BALANCE	12/14/18	\$78,845.83
6 DEPOSITS TOTALING		\$12,552.79
71 WITHDRAWALS TOTALING		\$5,944.17
NEW BALANCE	01/14/19	\$85,454.45

INTEREST SUMMARY	
ANNUAL PERCENTAGE YIELD EARNED	0.02%
BASED ON AN AVERAGE COLLECTED BALANCE	\$81,872.65
INTEREST EARNED	\$1.39

FIRST BANKING RESERVE SUMMARY	FOR THE PERIOD FROM 12/15/18 THROUGH 01/14/19
PREVIOUS RESERVE IN USE 12/14/18 \$0.00	APPROVED RESERVE \$500.00
PAYMENTS ON RESERVE \$0.00	AVAILABLE RESERVE \$500.00
RESERVE TRANSACTIONS \$0.00	
INTEREST CHARGE \$0.00	AVERAGE DAILY RESERVE IN USE SUBJECT TO INTEREST CHARGE: \$0.00
SERVICE CHARGE \$0.00	
NEW RESERVE IN USE 01/14/19 \$0.00	
ANNUAL PERCENTAGE RATE: 18.00%	
DAYS IN BILLING CYCLE: 31	
MINIMUM PAYMENT WARNING: IF YOU MAKE ONLY THE MINIMUM PAYMENT EACH PERIOD IT WILL TAKE YOU LONGER TO PAY OFF YOUR BALANCE.	
IMPORTANT INFORMATION REGARDING YOUR FIRST BANKING RESERVE ACCOUNT	
NOTICE: THE TOTAL INTEREST CHARGE ON THIS ACCOUNT YTD: \$0.00	

CHECKING ACCOUNT TRANSACTIONS

FOR THE PERIOD FROM 12/15/18 THROUGH 01/14/19

ACCOUNT HISTORY			
DATE	AMOUNT	DESCRIPTION	CARD #
12/17	\$114.45	POS DB ANTHROPOLO 9160 12/17 ANTHROPOLOGIE # ANTHROPOLOGIE # 76 GERMANTOWN TN	1670
12/17	\$60.23	PURCHASE - DIRECTV*NOW 800-965-7288 TX DATE 12/14REF # 2469216PD2X822H9R	1670
12/18	\$86.00	WITHDRAWAL -ChristianCareMin PAID 001002460138347	0000
12/19	\$217.67	POS DB KROGER #41 9100 12/19 7735 FARMINGTON 7735 FARMINGTON BL GERMANTOWN TN	1670

EASY CHECKBOOK BALANCING

CHECK NUMBER	CHECK AMOUNT	CHECK NUMBER	CHECK AMOUNT	CHECK NUMBER	CHECK AMOUNT	CHECK NUMBER	CHECK AMOUNT	CHECK NUMBER	CHECK AMOUNT	CHECK NUMBER	CHECK AMOUNT
TOTAL OUTSTANDING CHECKS											

STEP 1 Update your check register by entering all deposits and withdrawals which appear on this statement, but have not yet been entered into your check register. Be sure to include any service charges, finance charges, or interest credited to your checking account shown on the front of this statement.

STEP 2 Mark off (✓) all deposits and withdrawals appearing on this statement in your check register. List any outstanding checks and withdrawals in the space provided above.

STEP 3 Enter your check register balance. \$ _____

STEP 4 Adjust the balance reported on this statement to match your records.

a. BALANCE OF YOUR FUNDS reported on this statement.* \$ _____

b. ADD the total of any deposits appearing in your check register but not shown on this statement. + _____

c. SUBTOTAL \$

d. SUBTRACT the total of outstanding checks or withdrawals posted in your check register but not shown on this statement. _____

e. The result is your current balance and should equal the amount \$ _____ in your check register.*

* HINTS FOR CUSTOMERS WITH FIRST BANKING RESERVE. If this statement shows that your First Banking Reserve line is in use, you may find it helpful to enter your AVAILABLE RESERVE as shown on the front of this statement instead of the BALANCE OF YOUR FUNDS in step 4a. The result you obtain in step 4a will then be your current Available Reserve. You can then subtract this amount from your APPROVED RESERVE to obtain the current amount of First Banking Reserve in Use which should equal the amount in your check register.

FIRST BANKING RESERVE NOTICE

1. When your First Banking Reserve is in use, Payments (Deposits) and other credits will be applied in the following order (1) to any negative balance, (2) to unpaid INTEREST CHARGE from a previous cycle, (3) to your "First Banking Reserve in Use," (4) to increase the "Balance of Your Funds."
2. The INTEREST CHARGE is computed by multiplying a Monthly Periodic Rate by the "Average Daily First Banking Reserve in Use Subject to INTEREST CHARGE." The Monthly Periodic Rate and ANNUAL PERCENTAGE RATE are subject to change. Your ANNUAL PERCENTAGE RATE for the cycle will be determined by multiplying your Monthly Periodic Rate by 12. If an INTEREST CHARGE is imposed on First Banking Reserve, an increase in your periodic rate and corresponding ANNUAL PERCENTAGE RATE will result in an increase in that INTEREST CHARGE, and if your new balance exceeds \$50 it will result in an increase in your minimum payment.
3. The "Average Daily First Banking Reserve in Use Subject to INTEREST CHARGE" for the cycle is calculated by adding the amount of "Reserve In Use" at the close of each day in the cycle, less any unpaid INTEREST CHARGE from a previous cycle and dividing this result by the number of days in the cycle. Any disputed amounts being investigated pursuant to the provisions of Paragraph N of Section II of the Overdraft Services Agreement are excluded in calculating the "Average Daily First Banking Reserve in Use Subject to INTEREST CHARGE."

BILLING RIGHTS SUMMARY

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR FIRST BANKING RESERVE BILL

If you think your First Banking Reserve Bill is wrong, or if you need more information about a transaction on your bill, write us at the address shown on your bill as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter give us the following information:

- Your name and account number • The dollar amount of suspected error • Describe the error and explain if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

SAVINGS TRANSACTION RECORD

INSTRUCTIONS

1. The space at the right is provided for you to enter all deposits and withdrawals made during the next interest period.
2. Keep all deposits and withdrawal receipts so you may compare them with the next statement.
3. A statement covering the next interest period will be mailed to you at the end of that period.
4. **PLEASE NOTIFY BANK PROMPTLY OF ANY CHANGE OF ADDRESS.**

PLEASE USE THIS FORM TO RECORD TRANSACTIONS FOR NEXT PERIOD

[illegible]



GREGORY N LAURENCE

PREMIER CHECKING

CUSTOMER INFORMATION

ACCOUNT NUMBER *****2009
STATEMENT DATE 01/14/19

ACCOUNT HISTORY (continued)			
DATE	AMOUNT	DESCRIPTION	CARD #
12/19	\$39.37	POS DB TRADER JOE 9160 12/19 TRADER JOE'S #7 TRADER JOE'S #738 GERMANTOWN TN	1670
12/19	\$90.98	POS DB COSTCO WHS 9160 12/19 COSTCO WHSE #03 COSTCO WHSE #0353 MEMPHIS TN	1670
12/19	\$303.32	POS DB COSTCO WHS 9160 12/19 COSTCO WHSE #03 COSTCO WHSE #0353 MEMPHIS TN	1670
12/19	\$67.90	PURCHASE - ZULILY 877-779-5615 WA DATE 12/16REF # 2469216PG2XGVN03J	1670
12/19	\$68.00	PURCHASE - AMZN Mktp US*M Amzn.com/bill WA DATE 12/18REF # 2469216PH2XL3RN0Y	1670
12/19	\$4.37	PURCHASE - Prime Video*M2 888-802-3080 WA DATE 12/18REF # 2469216PH2XK863DM	1670
12/19	\$11.76	PURCHASE - Amazon Digit*M amzn.com/bill WA DATE 12/18REF # 2469216PH2XM8AFSV	1670
12/21	\$47.13	POS DB TRADER JOE 9160 12/21 TRADER JOE'S #7 TRADER JOE'S #738 GERMANTOWN TN	1670
12/24	\$988.60	DEPOSIT -MVAG INC DIRECT DEP 477535613977GAO	0000
12/24	\$5,463.53	DEPOSIT -MVAG INC DIRECT DEP 477535613978GAO	0000
12/24	\$26.97	POS DB TUESDAY MO 9160 12/22 TUESDAY MORNING TUESDAY MORNING # GERMANTOWN TN	4755
12/24	\$125.61	POS DB KROGER #41 9100 12/23 7735 FARMINGTON 7735 FARMINGTON BL GERMANTOWN TN	4755
12/24	\$60.00	BILL PMT - City of Germantown Germantown TN DATE 12/24REF # 3-N-118122400201246	0000
12/24	\$10.94	PURCHASE - APL*ITUNES.COM 800-275-2273 CA DATE 12/21REF # 2469216PK2XGHXKPT	1670
12/24	\$17.10	PURCHASE - AMZN Mktp US*M Amzn.com/bill WA DATE 12/21REF # 2469216PL2XMBS15P	1670
12/24	\$32.90	PURCHASE - Amazon.com*M26 Amzn.com/bill WA DATE 12/21REF # 2469216PL2XPTXGBY	1670
12/24	\$143.17	PURCHASE - EL CHAPULTEPEC GERMANTOWN TN DATE 12/21REF # 2443106PL5V5JZGK1	4755
12/24	\$40.09	PURCHASE - LAS DELICIAS MEMPHIS TN DATE 12/22REF # 2422443PM31TEBG7M	4755
12/24	\$60.00	PURCHASE - AT&T *PAYMEN 800-288-2020 TX DATE 12/22REF # 2469216PL2X4YNXQW	4755
12/24	\$26.48	PURCHASE - TST* CENTRAL B MEMPHIS TN DATE 12/22REF # 2444500PMEJ8L02DV	4755



PREMIER CHECKING

CUSTOMER INFORMATION

ACCOUNT NUMBER *****2009
STATEMENT DATE 01/14/19

GREGORY N LAURENCE

ACCOUNT HISTORY (continued)			
DATE	AMOUNT	DESCRIPTION	CARD #
12/24	\$17.15	PURCHASE - OOMA,INC 888-711-6662 CA DATE 12/23REF # 2469216PN2Y1JTV03	4755
12/24	\$70.29	PURCHASE - MEMPHIS PIZZA GERMANTOWN TN DATE 12/23REF # 2422443PN30VWEZ9E	4755
12/24	\$16.41	PURCHASE - Prime Video*M2 888-802-3080 WA DATE 12/23REF # 2469216PN2XZW025M	1670
12/26	\$53.79	POS DB WALGREENS 9160 12/25 WALGREENS STORE WALGREENS STORE 76 GERMANTOWN TN	1670
12/26	\$319.81	POS DB COSTCO WHS 9160 12/26 COSTCO WHSE #03 COSTCO WHSE #0353 MEMPHIS TN	1670
12/26	\$12.13	PURCHASE - Amazon.com*M26 Amzn.com/bill WA DATE 12/24REF # 2469216PN2X9PAL8F	1670
12/26	\$10.75	PURCHASE - AMZN Mkt US*M Amzn.com/bill WA DATE 12/24REF # 2469216PN2X9NVMRY	1670
12/27	\$10.95	PURCHASE - AMZN Mkt US*M Amzn.com/bill WA DATE 12/24REF # 2469216PR2Y1ES3F2	1670
12/27	\$70.97	PURCHASE - AMZN Mkt US*M Amzn.com/bill WA DATE 12/26REF # 2469216PT2XBPQJ21	1670
12/27	\$22.36	PURCHASE - COSTCO GAS #03 MEMPHIS TN DATE 12/26REF # 2443106PTS4ARBPMN	1670
12/31	\$26.67	POS DB KROGER #33 9100 12/30 6660 POPLAR AVE 6660 POPLAR AVENUE MEMPHIS TN	1670
12/31	\$15.03	POS DB KROGER #33 9100 12/30 6660 POPLAR AVE 6660 POPLAR AVENUE MEMPHIS TN	1670
12/31	\$545.00	BILL PMT - America's Christian Cred Glendora CA DATE 12/31REF # 3-N-118123100201725	0000
12/31	\$17.04	PURCHASE - Amazon.com*M29 Amzn.com/bill WA DATE 12/28REF # 2469216PS2XA0LNEE	1670
12/31	\$24.02	PURCHASE - TST* CENTRAL B MEMPHIS TN DATE 12/28REF # 2444500PVEJ5W3TRG	1670
12/31	\$134.83	PURCHASE - EL CHAPULTEPEC GERMANTOWN TN DATE 12/28REF # 2443106PV5VJNBZA	4755
12/31	\$164.62	PURCHASE - SUMITS YOGA ME GERMANTOWN TN DATE 12/29REF # 2427539PW0D9GX1YZ	1670
12/31	\$76.03	PURCHASE - SQ *LUCKY CAT MEMPHIS TN DATE 12/29REF # 2449215PVRVKXEAGZ	1670
12/31	\$459.39	PURCHASE - AT&T*BILL PAYM 800-331-0500 TX DATE 12/30REF # 2449398PW2DA29DBA	4755



PREMIER CHECKING

CUSTOMER INFORMATION

ACCOUNT NUMBER *****2009
STATEMENT DATE 01/14/19

GREGORY N LAURENCE

ACCOUNT HISTORY (continued)

DATE	AMOUNT	DESCRIPTION	CARD #
01/02	\$89.00	WITHDRAWAL -BARCLAYCARD US CREDITCARD 589512636	0000
01/03	\$119.77	POS DB KROGER #33 9100 01/03 6660 POPLAR AVE 6660 POPLAR AVENUE MEMPHIS TN	1670
01/03	\$12.99	PURCHASE - AMZN Mktp US*M Amzn.com/bill WA DATE 01/01REF # 2469216022XX5K0QW	1670
01/03	\$15.99	PURCHASE - AMZN Mktp US*M Amzn.com/bill WA DATE 01/01REF # 2469216032X92MA2Z	1670
01/07	\$989.20	DEPOSIT -MVAG INC DIRECT DEP 936208765028GAO	0000
01/07	\$5,075.07	DEPOSIT -MVAG INC DIRECT DEP 936208765029GAO	0000
01/07	\$35.10	POS DB THE UPS ST 9160 01/05 THE UPS STORE # THE UPS STORE #032 GERMANTOWN TN	4755
01/07	\$181.14	POS DB COSTCO WHS 9160 01/05 COSTCO WHSE #03 COSTCO WHSE #0352 CORDOVA TN	4755
01/07	\$292.47	WITHDRAWAL -HANOVER/CITIZENS PREM COLL 011901040004578	0000
01/07	\$80.00	PURCHASE - INMAN MURPHY P 901-3880852 TN DATE 01/04REF # 247554205JL30W1F6	1670
01/07	\$114.71	PURCHASE - Brian Massey A 901-937-1255 TN DATE 01/04REF # 2442629040T5451RR	1670
01/07	\$31.14	PURCHASE - GARIBALDIS PIZ GERMANTOWN TN DATE 01/05REF # 24269790600Y7YPVH	1670
01/07	\$25.71	PURCHASE - COSTCO GAS #03 CORDOVA TN DATE 01/05REF # 244310606S4ALAY9L	4755
01/07	\$10.90	PURCHASE - Prime Video*MB 888-802-3080 WA DATE 01/05REF # 2469216062Y0NQ0GT	1670
01/07	\$9.95	PURCHASE - GAIA SUBSCRIPT 866-284-8058 CO DATE 01/06REF # 2469216072XKLWEVT	1670
01/08	\$134.70	POS DB SPROUTS FA 9100 01/08 3150 VILLAGE SH 3150 VILLAGE SHOPS GERMANTOWN TN	1670
01/08	\$43.80	PURCHASE - DIRECTV*NOW 800-965-7288 TX DATE 01/06REF # 2469216072XRJ7JFB	1670
01/09	\$19.99	POS DB GOOGLE *Go 9100 01/09 GOOGLE *Google GOOGLE *Google Sto Mountain View CA	1670
01/09	\$156.00	POS DB AUDUBON DE 9160 01/09 AUDUBON DENTAL- AUDUBON DENTAL-MEM MEMPHIS TN 3	1670
01/10	\$109.00	POS DB HOBBYLOBBY 9160 01/10 HOBBYLOBBY 1991 HOBBYLOBBY 1991 EX GERMANTOWN TN	1670
01/10	\$153.54	POS DB KROGER #41 9100 01/10 7735 FARMINGTON 7735 FARMINGTON BL GERMANTOWN TN	1670



PREMIER CHECKING

CUSTOMER INFORMATION

ACCOUNT NUMBER *****2009
STATEMENT DATE 01/14/19

GREGORY N LAURENCE

ACCOUNT HISTORY (continued)

DATE	AMOUNT	DESCRIPTION	CARD #
01/10	\$31.77	POS DB HOBBYLOBBY 9160 01/10 HOBBYLOBBY 1991 HOBBYLOBBY 1991 EX GERMANTOWN TN	1670
01/10	\$8.18	PURCHASE - TST* CENTRAL B MEMPHIS TN DATE 01/08REF # 244450009EJ1D8QJP	4755
01/10	\$29.00	PURCHASE - ANDERSON IP, L 503-545-0156 OR DATE 01/08REF # 2443106092DK7ZQF3	1670
01/11	\$41.93	POS DB KROGER #41 9100 01/11 7735 FARMINGTON 7735 FARMINGTON BL GERMANTOWN TN	1670
01/11	\$97.94	POS DB WALGREENS 9160 01/11 WALGREENS STORE WALGREENS STORE 76 GERMANTOWN TN	1670
01/14	\$8.47	POS DB KROGER #33 9100 01/13 6660 POPLAR AVE 6660 POPLAR AVENUE MEMPHIS TN	1670
01/14	\$35.00	MOBILE DEPOSIT	0000
01/14	\$24.95	PURCHASE - MADISON REED 888-550-9586 CA DATE 01/11REF # 24492150QLWKW4GG5	1670
01/14	\$2.99	PURCHASE - APL*ITUNES.COM 800-275-2273 CA DATE 01/12REF # 24692160Q2XMN6E0A	1670
01/14	\$32.81	PURCHASE - KROGER FUEL #5 MEMPHIS TN DATE 01/13REF # 24445710D8PRWRPF4	4755
01/14	\$1.39	INTEREST EARNED	0000

CHECKS PAID SUMMARY

DATE	CHECK #	AMOUNT	DATE	CHECK #	AMOUNT	DATE	CHECK #	AMOUNT
12/24	5139	\$260.55	12/31	5140	\$48.00			

CHECKING AND FIRST BANKING RESERVE DAILY BALANCE SUMMARY

DATE	BALANCE OF YOUR FUNDS	RESERVE IN USE	DATE	BALANCE OF YOUR FUNDS	RESERVE IN USE
12/14	\$78,845.83	\$0.00	01/02	\$81,178.73	\$0.00
12/17	\$78,671.15	\$0.00	01/03	\$81,029.98	\$0.00
12/18	\$78,585.15	\$0.00	01/07	\$86,313.13	\$0.00
12/19	\$77,781.78	\$0.00	01/08	\$86,134.63	\$0.00
12/21	\$77,734.65	\$0.00	01/09	\$85,958.64	\$0.00
12/24	\$83,279.12	\$0.00	01/10	\$85,627.15	\$0.00
12/26	\$82,882.64	\$0.00	01/11	\$85,487.28	\$0.00
12/27	\$82,778.36	\$0.00	01/14	\$85,454.45	\$0.00
12/31	\$81,267.73	\$0.00			



GREGORY N LAURENCE

PREMIER CHECKING

CUSTOMER INFORMATION

ACCOUNT NUMBER	*****2009
STATEMENT DATE	01/14/19

INQUIRY INFORMATION

*ALL INQUIRIES FOR BALANCES, GENERAL INFORMATION, ACCOUNT ERRORS, ACCOUNT ACTIVITY, AUTOMATED TELLER MACHINE ACTIVITY AND DEBIT CARD TRANSACTIONS SHOULD BE DIRECTED TO 1-800-382-5465.
*TO REPORT A LOST/STOLEN DEBIT CARD: CALL 1-800-382-5465 IMMEDIATELY AND FOLLOW THE VOICE PROMPTS, STARTING WITH OPTION #1.
*DIRECT INQUIRIES CONCERNING PREAUTHORIZED ELECTRONIC FUNDS TRANSFER TO 1-800-382-5465.
*YOU MAY MAIL INQUIRIES CONCERNING AUTOMATED TELLER MACHINE ACTIVITY, DEBIT CARD TRANSACTIONS, AND PREAUTHORIZED ELECTRONIC FUNDS TRANSFERS TO:
FIRST TENNESSEE BANK
P.O. BOX 84
MEMPHIS, TN 38101

INQUIRY INFORMATION

*DIRECT INQUIRIES CONCERNING ERRORS FOR FIRST BANKING RESERVE TO:

FIRST TENNESSEE BANK
P.O. BOX 84
MEMPHIS, TN 38101

IMPORTANT TAX INFORMATION

NOTICE: YOUR ACCOUNT HAS EARNED AND PAID YTD: \$1.39
THE YEAR TO DATE INTEREST IS REPORTED FOR TAX PURPOSES.

A MESSAGE FOR YOU

IMPORTANT: FOR A COPY OF YOUR 2018 ERROR RESOLUTION
NOTICE REGARDING ELECTRONIC TRANSFERS,
VISIT WWW.FTB.COM/TRANSFERS



GREGORY N LAURENCE

PREMIER CHECKING

CUSTOMER INFORMATION

ACCOUNT NUMBER *****2009
STATEMENT DATE 01/14/19

GREGORY N LAURENCE
ELIZABETH W LAURENCE
DEBITOR IN POSSESSION ACCOUNT
7469 STONEGATE COVE
GERMANTOWN, TN 38138

12-20-18 DATE 5139

Pay to the order of Applus Appliance \$ 260.55

Two hundred DOLLARS

FOR dryers (Johnny) Elizabeth Laurence

10840000261 942402009*

CK 5139 REF 1000692500 PD 12/24 AMT \$260.55

GREGORY N LAURENCE
ELIZABETH W LAURENCE
DEBITOR IN POSSESSION ACCOUNT
7469 STONEGATE COVE
GERMANTOWN, TN 38138

12-24-18 DATE 5140

Pay to the order of Will Laurence \$ 48.00

Forty-eight & no/100 DOLLARS

FOR Yoga Christmas Eve Elizabeth Laurence

10840000261 942402009*

CK 5140 REF 4000716130 PD 12/31 AMT \$48.00

Account	Date	Pe Description	Category	Check	Credit	Debit
PRIMARY	2019-01-02	BARCLAYCARD US CREDITCARD190102589512636WEB (no charges)	Financial Services	Annual fee only		-89
PRIMARY	2019-01-03	0101AMZN Mktp US*M Amzn.com/billWA*****1670	Publications			-15.99
PRIMARY	2019-01-03	0101AMZN Mktp US*M Amzn.com/billWA*****1670	Clothing			-12.99
PRIMARY	2019-01-03	POS DB KROGER #33 9100 01/03 6660 POPLAR AVE8003 6660 POPLAR	Food : Groceries			-119.77
PRIMARY	2019-01-07	0106GAIA SUBSCRIPT 866-284-8058 CO*****1670	yoga			-9.95
PRIMARY	2019-01-07	0105Prime Video*MB 888-802-3080 WA*****1670	Entertainment			-10.9
PRIMARY	2019-01-07	0105COSTCO GAS #03 CORDOVA TN*****4755	Gas			-25.71
PRIMARY	2019-01-07	0105GARIBALDIS PIZ GERMANTOWN TN*****1670	Food : Dining Out			-31.14
PRIMARY	2019-01-07	0104Brian Massey A 901-937-1255 TN*****1670	Transportation : Maintenance			-114.71
PRIMARY	2019-01-07	0104INMAN MURPHY P 901-3880852 TN*****1670	Housing : Services			-80
PRIMARY	2019-01-07	HANOVER/CITIZENSPREM COLL 190107011901040004578PPD	Transportation : Insurance			-292.47
PRIMARY	2019-01-07	POS DB COSTCO WHS 9160 01/05 COSTCO WHSE #039903 COSTCO WHSE	Costco			-181.14
PRIMARY	2019-01-07	POS DB THE UPS ST 9160 01/05 THE UPS STORE #105 THE UPS STO	Postage			-35.1
PRIMARY	2019-01-07	MVAG INC DIRECT DEP190105936208765029GAOPPD	Income : Paycheck		5075.07	
PRIMARY	2019-01-07	MVAG INC DIRECT DEP190105936208765028GAOPPD	Income : Paycheck		989.2	
PRIMARY	2019-01-08	0106DIRECTV*NOW 800-965-7288 TX*****1670	Entertainment			-43.8
PRIMARY	2019-01-08	POS DB SPROUTS FA 9100 01/08 3150 VILLAGE SH2271 3150 VILLAG	Food : Groceries			-134.7
PRIMARY	2019-01-09	POS DB AUDUBON DE 9160 01/09 AUDUBON DENTAL-0761 AUDUBON DEN	Healthcare : Dental			-156
PRIMARY	2019-01-09	POS DB GOOGLE *Go 9100 01/09 GOOGLE *Google6492 GOOGLE *Goo	Technology			-19.99
PRIMARY	2019-01-10	0108ANDERSON IP, L 503-545-0156 OR*****1670	Gift			-29
PRIMARY	2019-01-10	0108TST* CENTRAL B MEMPHIS TN*****4755	Gift			-8.18
PRIMARY	2019-01-10	POS DB HOBBYLOBBY 9160 01/10 HOBBYLOBBY 19919999 HOBBYLOBBY	Gift			-31.77
PRIMARY	2019-01-10	POS DB KROGER #41 9100 01/10 7735 FARMINGTON8004 7735 FARMIN	Food : Groceries			-153.54
PRIMARY	2019-01-10	POS DB HOBBYLOBBY 9160 01/10 HOBBYLOBBY 19919999 HOBBYLOBBY	Gift			-109
PRIMARY	2019-01-11	POS DB WALGREENS 9160 01/11 WALGREENS STORE9999 WALGREENS S	Housing : Services			-97.94
PRIMARY	2019-01-11	POS DB KROGER #41 9100 01/11 7735 FARMINGTON8004 7735 FARMIN	Food : Groceries			-41.93
PRIMARY	2019-01-14	INTEREST EARNED	Income		1.39	
PRIMARY	2019-01-14	0113KROGER FUEL #5 MEMPHIS TN*****4755	Gas			-32.81
PRIMARY	2019-01-14	0112APL*ITUNES.COM 800-275-2273 CA*****1670	Electronics and Software			-2.99
PRIMARY	2019-01-14	0111MADISON REED 888-550-9586 CA*****1670	Personal Care			-24.95
PRIMARY	2019-01-14	MOBILE DEPOSIT	Income		35	
PRIMARY	2019-01-14	POS DB KROGER #33 9100 01/13 6660 POPLAR AVE8003 6660 POPLAR	Food : Groceries			-8.47
PRIMARY	2019-01-15	0114DRYVE CLEANERS GERMANTOWN TN*****4755	Personal Care			-58.6
PRIMARY	2019-01-15	ONLINE TRANSFER FROM CHECKING XXXXXXXXXX5917	Transfer Between Accounts		500	
PRIMARY	2019-01-15	POS DB KROGER #33 9100 01/15 6660 POPLAR AVE8003 6660 POPLAR	Food : Groceries			-138.01
PRIMARY	2019-01-16	0115AMZN Mktp US*M Amzn.com/billWA*****1670	Food : Groceries			-9.49
PRIMARY	2019-01-16	0114STONE RIVE501 GERMANTOWN TN*****4755	Food : Dining Out			-98.42
PRIMARY	2019-01-16	0114DIRECTV*NOW 800-965-7288 TX*****1670	Utilities : TV			-60.23
PRIMARY	2019-01-16	ChristianCareMinPAID 190116001002460138347PPD	Healthcare : Insurance			-86
PRIMARY	2019-01-17	CHECK-CASHED	Housing : Service	5142		-80
PRIMARY	2019-01-17	0115AMZN Mktp US*M Amzn.com/billWA*****1670	Healthcare : Out of pocket			-25.01
PRIMARY	2019-01-17	0115AMZN Mktp US*M Amzn.com/billWA*****1670	Healthcare : Out of pocket			-9.99
PRIMARY	2019-01-18	0117PIMENTOS MEMPHIS TN*****1670	Food : Dining Out			-12.98
PRIMARY	2019-01-18	POS CR HOBBYLOBBY 9100 01/18 1991 EXETER ROA8601 1991 EXETER	Gift		16.43	
PRIMARY	2019-01-18	MVAG INC DIRECT DEP190118694078400284GAOPPD	Income : Paycheck		5075.07	
PRIMARY	2019-01-18	MVAG INC DIRECT DEP190118694078400283GAOPPD	Income : Paycheck		989.2	
PRIMARY	2019-01-22	0121APL*ITUNES.COM 800-275-2273 CA*****1670	Electronics and Software			-10.94
PRIMARY	2019-01-22	0121AMZN Mktp US*M Amzn.com/billWA*****1670	Gift			-19.95
PRIMARY	2019-01-22	0118AMZN DIGITAL*M 888-802-3080 WA*****1670	Entertainment			-11.76
PRIMARY	2019-01-22	0118EL CHAPULTEPEC GERMANTOWN TN*****4755	Food : Dining Out			-77.5
PRIMARY	2019-01-22	0118Amazon.com*MB6 Amzn.com/billWA*****1670	Gift			-18.44
PRIMARY	2019-01-22	0122Regions Mortgage Birmingham AL	Housing : Mortgage/Rent			-2194.29
PRIMARY	2019-01-22	0122America's Christian Cred Glendora CA	Insurance			-631
PRIMARY	2019-01-22	0122American Esoteric Lab Austin TX	Healthcare : Out of pocket			-334
PRIMARY	2019-01-22	0122American Esoteric Labora Austin TX	Healthcare : Out of pocket			-140
PRIMARY	2019-01-22	0122City of Germantown Germantown TN	Utilities : Water			-60
PRIMARY	2019-01-22	TN Dept of LaborSUTA 190122082487880121201WEB	Housing : Services			-2
PRIMARY	2019-01-22	POS DB KROGER #41 9100 01/19 7735 FARMINGTON8004 7735 FARMIN	Food : Groceries			-61.58
PRIMARY	2019-01-22	POS DB COSTCO WHS 9160 01/19 COSTCO WHSE #039903 COSTCO WHSE	Costco			-268.31
PRIMARY	2019-01-23	0121IN *2ND NATURE 901-6057947 TN*****1670	Housing : Landscaping			-100
PRIMARY	2019-01-24	0123Prime Video*MB 888-802-3080 WA*****1670	Entertainment			-16.41
PRIMARY	2019-01-24	0123OOMA.INC 888-711-6662 CA*****4755	Utilities : Phone			-17.2
PRIMARY	2019-01-24	POS DB THE UPS ST 9160 01/24 THE UPS STORE #105 THE UPS STO	Postage			-13.14
PRIMARY	2019-01-24	POS DB THE UPS ST 9160 01/24 THE UPS STORE #105 THE UPS STO	Postage			-35.43
PRIMARY	2019-01-24	POS DB GERMANTOWN 9100 01/24 2083 SOUTH GERM0242 2083 SOUTH	Housing : Services			-49.6
PRIMARY	2019-01-25	0124AT&T *PAYMEN 800-288-2020 TX*****4755	Utilities : Phone			-60
PRIMARY	2019-01-25	0124AMZN Mktp US*M Amzn.com/billWA*****1670	Housing : Supplies			-32.9
PRIMARY	2019-01-25	0125Regions Mortgage Birmingham AL	Housing : Mortgage/Rent			-1594.36
PRIMARY	2019-01-25	WITHDRAWAL FROM ATM 0554 01/25 2055 S HOUSTON0554 2055 S HOUS	Financial Services : ATM			-150
PRIMARY	2019-01-28	CHECK	Housing : Home	5143		-100

PRIMARY	2019-01-28	0127COSTCO GAS #03 MEMPHIS TN*****4755	Gas			-28.1
PRIMARY	2019-01-28	0127Amazon.com*MB9 Amzn.com/billWA*****1670	Pets : Other			-17.04
PRIMARY	2019-01-28	0125EL CHAPULTEPEC GERMANTOWN TN*****4755	Food : Dining Out			-90.91
PRIMARY	2019-01-28	0125CULLISON EYE C GERMANTOWN TN*****1670	Healthcare : Eyecare			-15
PRIMARY	2019-01-28	0124HALLMARK CREAT MEMPHIS TN*****1670	Gift			-62.74
PRIMARY	2019-01-28	POS DB COSTCO WHS 9160 01/27 COSTCO WHSE #039903 COSTCO WHSE	Costco			-310.92
PRIMARY	2019-01-29	POS DB WALGREENS 9160 01/29 WALGREENS STORE9999 WALGREENS S	Personal Care			-73.21
PRIMARY	2019-01-29	POS DB KROGER #33 9100 01/29 6660 POPLAR AVE8003 6660 POPLAR	Food : Groceries			-139.01
PRIMARY	2019-01-30	0128SWANKY'S TACO GERMANTOWN TN*****1670	Food : Dining Out			-31.45
PRIMARY	2019-01-30	0130America's Christian Cred Glendora CA	Insurance : Medical			-631
PRIMARY	2019-01-31	CHECK-CASHED	Housing : Service	5145		-80
PRIMARY	2019-01-31	0130AT&T*BILL PAYM 800-331-0500 TX*****4755	Utilities : Phone			-694.72
PRIMARY	2019-01-31	POS DB KROGER FUE 9160 01/31 KROGER FUEL #539999 KROGER FUEL	Gas			-29.5

Detailed Debit Transaction List

Laurence's 1/01/2019-1/31/2019

Date	Check #	Paid To	Reason	Amount
01/02/2019		Barclay	Credit Card	89.00
01/03/2019		Amazon	(no charges at all; annual fee only) Publications	15.99
01/03/2019		Amazon	Clothing	12.99
01/03/2019		Kroger	Groceries	119.77
01/07/2019		GAIA	Yoga	9.95
01/07/2019		Prime	Entertainment	10.90
01/07/2019		Costco	Fuel	25.71
01/07/2019		Garibaldi's Pizza	Dining Out	31.14
01/07/2019		Brian Massey	Maintenance	114.71
01/07/2019		Inman Murphy	House Services	80.00
01/07/2019		Hanover	Insurance	292.47
01/07/2019		Costco	Supplies	181.14
01/07/2019		UPS Store	Postage	35.10
01/08/2019		Directv Now	Entertainment	43.80
01/08/2019		Sprouts	Groceries	134.70
01/09/2019		Audubon Dental	Dentist	156.00
01/09/2019		Google	technology	19.99
01/10/2019		Anderson	Gift	29.00
01/10/2019		Central BBQ	Dining Out	8.18
01/10/2019		Hobby Lobby	Gift	31.77
01/10/2019		Kroger	Groceries	153.54
01/10/2019		Hobby Lobby	Gift	109.00
01/11/2019		Walgreens	Medicine	97.94

\$ 1,802.79

01/11/2019	Kroger	Groceries	41.93
01/14/2019	Kroger	Fuel	32.81
01/14/2019	ITunes	Entertainment	2.99
01/14/2019	Madison Reed	Personal Care	24.95
01/14/2019	Kroger	Groceries	8.47
01/15/2019	Dryve Cleaners	Personal Care	58.60
01/15/2019	Online transfer	Son College (Dependent Care)	500.00
01/15/2019	Kroger	Groceries	138.01
01/16/2019	Amazon	supplies	9.49
01/16/2019	Stoney River	Dining Out	98.42
01/16/2019	Directv Now	TV	60.23
01/16/2019	Christian Care Min	Insurance	86.00
01/17/2019	5142 Dorothy Robinson	House Keeper	80.00
01/17/2019	Amazon Marketplace	Healthcare	25.01
01/17/2019	Amazon Marketplace	Healthcare	9.99
01/18/2019	Pimentos	Dining Out	12.98
01/22/2019	Itunes	Electronic/Software	10.94
01/22/2019	Amazon	Gift	19.95
01/22/2019	Amazon	Entertainment	11.76
01/22/2019	El Chapultepec	Dining Out	77.50
01/22/2019	Amazon	Gift	18.44
01/22/2019	Regions	Mortgage	2194.29
01/22/2019	American Christian	Insurance	631.00
01/22/2019	American Esoteric Lab	Healthcare	334.00
01/22/2019	American Esoteric Lab	Healthcare	140.00

\$ 4,627.76

01/22/2019		City of Germantown	Utilities	60.00
01/22/2019		Dept. of Labor	Taxes for employee	2.00
01/22/2019		Kroger	Groceries	61.58
01/22/2019		Costco	Supplies	268.31
01/23/2019		2 nd Nature	Lawn Care	100.00
01/24/2019		Prime Video	Entertainment	16.41
01/24/2019		Ooma	Telephone	17.20
01/24/2019		UPS Store	Postage	13.14
01/24/2019		UPS Store	Postage	35.43
01/24/2019		DP Germantown	Housing Services	49.60
01/25/2019		AT&T	Phone	60.00
01/25/2019		Amazon	Supplies	32.90
01/25/2019		Regions	Mortgage	1594.36
01/25/2019		ATM	Incidentals	150.00
01/28/2019	5143	Terry Lloyd	Electrician	100.00
01/28/2019		Costco	Fuel	28.10
01/28/2019		Amazon	Pet	17.04
01/28/2019		El Chapultepec	Dining Out	90.91
01/28/2019		Cullison Eye Care	Eye Care	15.00
01/28/2019		Hallmark	Gift	62.74
01/28/2019		Costco	Supplies	310.92
01/29/2019		Walgreens	Personal Care	73.21
01/29/2019		Kroger	Groceries	139.01
01/30/2019		Swanky's	Dining Out	31.45
01/31/2019		American Christian Cred	Insurance	631.00

#3960.31

01/31/2019	5145	Dorothy Robinson	House Keeping	80.00
01/31/2019		AT & T	Phones	694.72
01/31/2019		Kroger	Fuel	29.50

\$ 804.22

\$ 11,195.08